

Free genetic tests? Beware of telemarketer scams promising that Medicare will pay for health screens

Medicare beneficiaries are being targeted by unscrupulous telemarketers, door-to-door salesmen, and seemingly helpful people manning the booth at a local health fair who claim that Medicare will pay for it and the test will be free. Don't fall for it and certainly don't hand over your Medicare card or agree to pay if the test is not prescribed by your doctor. Remember, if it sounds too good to be true, it probably is.

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The tests are usually described as being available and useful for a wide range of people regardless of their health condition.

Scammers will try to tell you that a person's insurance will cover the tests for "free." They make this claim because Medicare pays for diagnostic lab tests according to a fee schedule, with no deductible or coinsurance costs for patients, but only when medically necessary.

The tests are only medically necessary with a treating physician's order. If Medicare denies the tests, you could be charged the entire amount, which could easily run \$9,000 to \$11,000.

[**This is an excerpt. Read the original post here.**](#)